

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Melanie Wray

Debtor(s)

Case No. 09 B 42961

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/13/2009.
- 2) The plan was confirmed on 03/23/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/23/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/13/2010, 09/14/2010, 10/18/2010, 10/18/2011, 01/17/2012, 04/24/2012, 02/13/2014, 04/17/2014, 08/28/2014.
- 5) The case was Completed on 11/19/2014.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$106,826.05.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$24,000.00
Less amount refunded to debtor	\$0.20

**NET RECEIPTS:** **\$23,999.80**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,834.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,112.64
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,946.64**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI	Unsecured	1,992.00	NA	NA	0.00	0.00
AFNI	Unsecured	996.22	NA	NA	0.00	0.00
America's Financial Choice Inc	Unsecured	1,226.00	1,226.99	1,226.99	211.46	0.00
AmeriCash Loans LLC	Unsecured	342.31	292.47	292.47	50.40	0.00
Arm Professional Service	Unsecured	1,227.00	NA	NA	0.00	0.00
Arrow Financial Services	Unsecured	717.00	NA	NA	0.00	0.00
Arrow Financial Services	Unsecured	715.00	NA	NA	0.00	0.00
Asset Acceptance	Unsecured	421.00	479.65	479.65	82.66	0.00
AT&T	Unsecured	123.75	NA	NA	0.00	0.00
Capital One Bank	Unsecured	NA	1,133.48	1,133.48	195.34	0.00
Certified Services Inc	Unsecured	70.00	NA	NA	0.00	0.00
Citibank NA	Unsecured	3,792.00	NA	NA	0.00	0.00
Citicorp Credit Services	Unsecured	3,792.00	NA	NA	0.00	0.00
City Of Chicago Dept Of Revenue	Unsecured	2,295.00	3,324.99	3,324.99	573.03	0.00
Commonwealth Edison	Unsecured	1,113.54	NA	NA	0.00	0.00
Dell Financial Services Inc	Unsecured	1,598.00	1,598.74	1,598.74	275.53	0.00
Educational Credit Management Corp	Unsecured	4,123.00	3,463.50	3,463.50	596.90	0.00
Financial Recovery	Unsecured	2,965.03	NA	NA	0.00	0.00
First Cash Advance	Unsecured	1,317.14	NA	NA	0.00	0.00
HSBC	Unsecured	639.00	NA	NA	0.00	0.00
I C Systems Inc	Unsecured	37.00	NA	NA	0.00	0.00
Nations Recovery Center	Unsecured	448.13	NA	NA	0.00	0.00
One Iron Ventures	Unsecured	1,300.00	NA	NA	0.00	0.00
Pay Day Loans	Unsecured	1,092.72	NA	NA	0.00	0.00
Peoples Energy Corp	Unsecured	697.00	822.44	822.44	141.74	0.00
Portfolio Recovery Associates	Secured	7,809.00	6,750.00	6,750.00	6,750.00	343.22
Portfolio Recovery Associates	Unsecured	7,809.00	736.24	736.24	126.88	0.00
Student Loan Corp	Unsecured	3,802.05	NA	NA	0.00	0.00
Texas Guaranteed Student Loan	Unsecured	3,116.00	NA	NA	0.00	0.00
The Family Institute	Unsecured	510.00	NA	NA	0.00	0.00
United States Dept Of Education	Unsecured	7,750.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
United States Dept Of Education	Unsecured	4,123.00	NA	NA	0.00	0.00
United States Dept Of Education	Unsecured	7,750.00	NA	NA	0.00	0.00
United States Dept Of Education	Unsecured	40,360.00	56,318.91	56,318.91	9,706.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$6,750.00	\$6,750.00	\$343.22
<b>TOTAL SECURED:</b>	<b>\$6,750.00</b>	<b>\$6,750.00</b>	<b>\$343.22</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$69,397.41</b>	<b>\$11,959.94</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,946.64</u>	
Disbursements to Creditors	<u>\$19,053.16</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$23,999.80</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/23/2015

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.